

EXHIBIT C



Case 1:07-cv-06331 Document 66-5
 MIDLAND CREDIT MANAGEMENT, INC.
 P.O. Box 939019
 San Diego, CA 92193-9019

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ADDRESS SERVICE REQUESTED

07-06-2005

#BWNHLTH
 #0000 0850 9504 6059#
 RON T BALOGUN
 7973 BRANCH CREEK DR
 INDIANAPOLIS, IN 46268-3676

Contact Information: Tel (800) 825-8131
 Fax (800) 306-4443
 Hours of Operation: M-Th 6am - 7pm;
 Fri-Sat 6am - 5pm PST
 Current Owner: Midland Funding NCC-2 Corp
 Original Creditor: CHASE MANHATTAN 1
 Original Account No: 4305871480069903
 MCM Account No: 8509504605
 Current Balance: \$8,995.66
 Payment Due Date: 07-30-2005
 Letter Code: 04264028

Dear RON T BALOGUN,

Congratulations on taking the first step to resolve this debt. This letter confirms our settlement arrangements on your existing account balance of **\$8,995.66**. The settlement terms we have agreed to are as follows:

Total Settlement Amount:	\$4,431.43	Initial Payment Due Date:	07-30-2005
Initial Payment Amount:	\$185.00	Monthly Due Date:	1st of each month
Monthly Payment Amount:	\$185.00		

This settlement arrangement is made in good faith and is contingent upon payment of the total settlement amount. After receiving your final payment we will consider the account PAID and the credit reporting agencies will be updated accordingly.*

Please return the bottom portion of this letter in the envelope provided, along with your check or money order for your initial payment. Should you have any questions regarding your payment arrangements, please call me immediately at (800) 825-8131, Ext.5349.

Please understand this is a communication from a debt collector. This is an attempt to collect a debt. Any information obtained will be used for that purpose.

Sincerely,

Kathy Miller X5349,C081
 (800) 825-8131 5349
 Account Manager

*Your credit report will not be updated if the federal reporting period has expired.

Please tear off and return lower portion with payment in envelope provided

Payment Certificate

RON T BALOGUN
 7973 BRANCH CREEK DR
 INDIANAPOLIS, IN 46268-3676

MCM Account Number: 8509504605
 Current Balance: \$8,995.66
 Amount Due: \$185.00

Make Check Payable to: Midland Credit
 Management, Inc.
 Payment Due Date: 07-30-2005

mcm
 Midland Credit Management, Inc.
 Department 8870
 Los Angeles, CA 90084-8870



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